

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: BERKTOLD, HEIDI M

§ Case No. 15-13451

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

ILENE F. GOLDSTEIN, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

| | |
|--|--|
| Assets Abandoned: <u>\$32,743.00</u> (without deducting any secured claims) | Assets Exempt: <u>\$22,400.00</u> |
| Total Distribution to Claimants: <u>\$12,450.02</u> | Claims Discharged Without Payment: <u>\$14,801.61</u> |
| Total Expenses of Administration: <u>\$7,829.69</u> | |

3) Total gross receipts of \$ 20,279.71 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$20,279.71 from the liquidation of the property of the estate, which was distributed as follows:

| | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|---------------------|--------------------|-------------------|----------------|
| SECURED CLAIMS (from Exhibit 3) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4) | 0.00 | 7,829.69 | 7,829.69 | 7,829.69 |
| PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5) | 0.00 | 0.00 | 0.00 | 0.00 |
| PRIORITY UNSECURED CLAIMS (from Exhibit 6) | 0.00 | 0.00 | 0.00 | 0.00 |
| GENERAL UNSECURED CLAIMS (from Exhibit 7) | 0.00 | 27,251.63 | 27,251.63 | 12,450.02 |
| TOTAL DISBURSEMENTS | \$0.00 | \$35,081.32 | \$35,081.32 | \$20,279.71 |

4) This case was originally filed under Chapter 7 on April 15, 2015.
The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/20/2016 By: /s/ILENE F. GOLDSTEIN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

| DESCRIPTION | UNIFORM TRAN. CODE ¹ | \$ AMOUNT RECEIVED |
|--|------------------------------------|-----------------------|
| CDW Stock - 547 shares at \$34.26 / share on | 1129-000 | 20,279.71 |
| TOTAL GROSS RECEIPTS | | \$20,279.71 |

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

| PAYEE | DESCRIPTION | UNIFORM TRAN. CODE | \$ AMOUNT PAID |
|---|-------------|-----------------------|-------------------|
| | None | | |
| TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES | | | \$0.00 |

EXHIBIT 3 –SECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|-----------------------------|----------|--------------------------|--|--------------------|-------------------|----------------|
| | | | None | | | |
| TOTAL SECURED CLAIMS | | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|---|--------------------------|---------------------|--------------------|-------------------|----------------|
| ILENE F. GOLDSTEIN | 2100-000 | N/A | 2,777.97 | 2,777.97 | 2,777.97 |
| LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED | 3110-000 | N/A | 4,095.00 | 4,095.00 | 4,095.00 |
| LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED | 3120-000 | N/A | 30.22 | 30.22 | 30.22 |
| Jodi E. Gimbel, P.C. | 3410-000 | N/A | 518.00 | 518.00 | 518.00 |
| Jodi E. Gimbel, P.C. | 3420-000 | N/A | 86.00 | 86.00 | 86.00 |

| | | | | | |
|--|----------|-----|------------|------------|------------|
| Rabobank, N.A. | 2600-000 | N/A | 22.36 | 22.36 | 22.36 |
| Rabobank, N.A. | 2600-000 | N/A | 28.16 | 28.16 | 28.16 |
| Rabobank, N.A. | 2600-000 | N/A | 31.03 | 31.03 | 31.03 |
| Rabobank, N.A. | 2600-000 | N/A | 29.05 | 29.05 | 29.05 |
| Rabobank, N.A. | 2600-000 | N/A | 28.04 | 28.04 | 28.04 |
| Rabobank, N.A. | 2600-000 | N/A | 31.86 | 31.86 | 31.86 |
| Rabobank, N.A. | 2600-000 | N/A | 27.88 | 27.88 | 27.88 |
| Arthur B. Levine Company | 2300-000 | N/A | 9.21 | 9.21 | 9.21 |
| Rabobank, N.A. | 2600-000 | N/A | 27.84 | 27.84 | 27.84 |
| Rabobank, N.A. | 2600-000 | N/A | 31.63 | 31.63 | 31.63 |
| Rabobank, N.A. | 2600-000 | N/A | 27.74 | 27.74 | 27.74 |
| Rabobank, N.A. | 2600-000 | N/A | 27.70 | 27.70 | 27.70 |
| TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES | | N/A | \$7,829.69 | \$7,829.69 | \$7,829.69 |

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|--------------------|-------------------|----------------|
| None | | | | | |
| TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES | | N/A | \$0.00 | \$0.00 | \$0.00 |

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6E) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|--|----------|--------------------------|--|---|-------------------|----------------|
| None | | | | | | |
| TOTAL PRIORITY UNSECURED CLAIMS | | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|--------------|------------------------------------|--------------------------|--|---|-------------------|----------------|
| 1 | Cavalry Spv I, LLC | 7100-000 | N/A | 20,027.23 | 20,027.23 | 9,149.52 |
| 2 | Portfolio Recovery Associates, LLC | 7100-000 | N/A | 7,224.40 | 7,224.40 | 3,300.50 |

| | | | | |
|---------------------------------------|--------|-------------|-------------|-------------|
| TOTAL GENERAL UNSECURED CLAIMS | \$0.00 | \$27,251.63 | \$27,251.63 | \$12,450.02 |
|---------------------------------------|--------|-------------|-------------|-------------|

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-13451

Trustee: (330290) ILENE F. GOLDSTEIN

Case Name: BERKTOLD, HEIDI M

Filed (f) or Converted (c): 04/15/15 (f)

§341(a) Meeting Date: 05/07/15

Period Ending: 10/20/16

Claims Bar Date: 09/08/15

| 1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. # | 2 Petition/ Unscheduled Values | 3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs) | 4 Property Abandoned OA=\$554(a) | 5 Sale/Funds Received by the Estate | 6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
|---|---|--|---|--|--|
| 1 Cash on Hand Imported from original petition Doc# 1 | 100.00 | 0.00 | | 0.00 | FA |
| 2 Checking Account at US Bank Imported from original petition Doc# 1 | 250.00 | 0.00 | | 0.00 | FA |
| 3 Basic Used Household Furnishings Imported from original petition Doc# 1 | 750.00 | 0.00 | | 0.00 | FA |
| 4 Basic Used Wearing Apparel Imported from original petition Doc# 1 | 1,000.00 | 0.00 | | 0.00 | FA |
| 5 CDW retirement plan Imported from original petition Doc# 1 | 15,000.00 | 0.00 | | 0.00 | FA |
| 6 CDW Stock - 547 shares at \$34.26 / share on Imported from original petition Doc# 1 | 18,865.00 | 18,865.00 | | 20,279.71 | FA |
| 7 2014 Tax Refund Imported from original petition Doc# 1 | 3,443.00 | 543.00 | | 0.00 | FA |
| 8 2012 Toyota Camry SEL in good condition with Imported from original petition Doc# 1 | 12,200.00 | 0.00 | | 0.00 | FA |
| 8 Assets Totals (Excluding unknown values) | \$51,608.00 | \$19,408.00 | | \$20,279.71 | \$0.00 |

Major Activities Affecting Case Closing:

STATUS: THE TRUSTEE HAD STOCK LIQUIDATED. THE TRUSTEE HAS RECEIVED FUNDS BUT COULD NOT FILE TAX RETURNS ON AN INDIVIDUAL FOR 2015 UNTIL 2016 WHEN THE TAX RATES HAVE BEEN SET FOR INDIVIDUALS AND TAX FORMS FOR 2015 ARE AVAILABLE. THE TRUSTEE IS NOW FILING HER FINAL TAX RETURNS AND CLOSING THE ESTATE.

Initial Projected Date Of Final Report (TFR): December 31, 2016

Current Projected Date Of Final Report (TFR): December 31, 2016

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-13451

Case Name: BERKTOLD, HEIDI M

Taxpayer ID #: **-***7915

Period Ending: 10/20/16

Trustee: ILENE F. GOLDSTEIN (330290)

Bank Name: Rabobank, N.A.

Account: *****5966 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

| 1 Trans. Date | 2 {Ref #} / Check # | 3 Paid To / Received From | 4 Description of Transaction | T-Code | 5 Receipts \$ | 6 Disbursements \$ | 7 Checking Account Balance |
|---------------------|---------------------------|---|---|----------|---------------------|--------------------------|----------------------------------|
| 07/06/15 | {6} | Fidelity Brokerage Services, LLC | Sale of personal property | 1129-000 | 20,279.71 | | 20,279.71 |
| 07/31/15 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 22.36 | 20,257.35 |
| 08/31/15 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 28.16 | 20,229.19 |
| 09/30/15 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 31.03 | 20,198.16 |
| 10/30/15 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 29.05 | 20,169.11 |
| 11/30/15 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 28.04 | 20,141.07 |
| 12/31/15 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 31.86 | 20,109.21 |
| 01/29/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 27.88 | 20,081.33 |
| 02/22/16 | 101 | Arthur B. Levine Company | BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/22/2016 FOR CASE #15-13451 | 2300-000 | | 9.21 | 20,072.12 |
| 03/01/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 27.84 | 20,044.28 |
| 03/31/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 31.63 | 20,012.65 |
| 04/29/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 27.74 | 19,984.91 |
| 05/31/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 27.70 | 19,957.21 |
| 07/12/16 | 102 | ILENE F. GOLDSTEIN | Dividend paid 100.00% on \$2,777.97, Trustee Compensation; Reference: | 2100-000 | | 2,777.97 | 17,179.24 |
| 07/12/16 | 103 | Jodi E. Gimbel, P.C. | Dividend paid 100.00% on \$518.00, Accountant for Trustee Fees (Other Firm); Reference: | 3410-000 | | 518.00 | 16,661.24 |
| 07/12/16 | 104 | Jodi E. Gimbel, P.C. | Dividend paid 100.00% on \$86.00, Accountant for Trustee Expenses (Other Firm); Reference: | 3420-000 | | 86.00 | 16,575.24 |
| 07/12/16 | 105 | LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED | Dividend paid 100.00% on \$30.22, Attorney for Trustee Expenses (Trustee Firm); Reference: | 3120-000 | | 30.22 | 16,545.02 |
| 07/12/16 | 106 | LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED | Dividend paid 100.00% on \$4,095.00, Attorney for Trustee Fees (Trustee Firm); Reference: | 3110-000 | | 4,095.00 | 12,450.02 |
| 07/12/16 | 107 | Cavalry Spv I, LLC | Dividend paid 45.68% on \$20,027.23; Claim# 1; Filed: \$20,027.23; Reference: | 7100-000 | | 9,149.52 | 3,300.50 |
| 07/12/16 | 108 | Portfolio Recovery Associates, LLC | Dividend paid 45.68% on \$7,224.40; Claim# 2; Filed: \$7,224.40; Reference: | 7100-000 | | 3,300.50 | 0.00 |

ACCOUNT TOTALS**20,279.71****20,279.71****\$0.00**

Less: Bank Transfers

0.00

0.00

Subtotal**20,279.71****20,279.71**

Less: Payments to Debtors

0.00

NET Receipts / Disbursements**\$20,279.71****\$20,279.71**

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-13451

Case Name: BERKTOLD, HEIDI M

Taxpayer ID #: **-***7915

Period Ending: 10/20/16

Trustee: ILENE F. GOLDSTEIN (330290)

Bank Name: Rabobank, N.A.

Account: *****5966 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|----------------|----------------------|-------------------------|----------------------------|--------|----------------|---------------------|-----------------------------|
| Trans. Date | {Ref #} / Check # | Paid To / Received From | Description of Transaction | T-Code | Receipts \$ | Disbursements \$ | Checking Account Balance |

Net Receipts : 20,279.71

Net Estate : \$20,279.71

TOTAL - ALL ACCOUNTS

Checking # *****5966

| Net Receipts | Net Disbursements | Account Balances |
|--------------------|----------------------|---------------------|
| 20,279.71 | 20,279.71 | 0.00 |
| \$20,279.71 | \$20,279.71 | \$0.00 |